

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
Denise Carlon, Esquire
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MidFirst Bank



Order Filed on June 1, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
Diane Waher-Sala,

Debtor.

Case No.: 16-11764 CMG

Adv. No.:

Hearing Date: 5/7/18 @ 9:00 A.M.

Judge: Christine M. Gravelle

ORDER REINSTATING STAY AND CURING POST-PETITION ARREARS

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: June 1, 2018

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtor: Diane Waher-Sala

Case No: 16-11764 CMG

Caption of Order: ORDER REINSTATING STAY AND CURING ARREARS

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 941 Vaughn Avenue, Toms River, NJ 08753 and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and William A. Ward, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 18, 2018, Debtor is in arrears outside of the Chapter 13 plan to Secured Creditor for payments due March 2017 through April 2018 for a total post-petition default of \$21,746.57 (1 AO @\$1,716.33, 2 @ \$1,320.12, 12 @ 1,397.29, 2 Late Charges @52.80, 12 Late Charges @ 55.89, less suspense \$153.76);

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$3,000.00 plus the payment for May 2018 in the amount of \$1,397.29 directly to Secured Creditor no later than May 31, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$18,746.57 will be paid by Debtor forwarding to the Secured Creditor, in addition to the regular monthly mortgage payment, the sum of \$3,124.43, which additional payments shall begin on June 1, 2018 and continue for a period of three months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2018, directly to Secured Creditor, MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Diane Waher-Sala

Case No: 16-11764 CMG

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorney's fees for previous certification, and \$350.00 for the current opposition, totaling \$700.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that automatic stay as to the subject property is hereby reinstated.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Diane Waher-Sala
Debtor

Case No. 16-11764-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2018.

db +Diane Waher-Sala, 941 Vaughn Ave., Toms River, NJ 08753-7954

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
William A Ward on behalf of Debtor Diane Waher-Sala williamwardesq@earthlink.net
TOTAL: 4